

Information to identify the case:

Debtor 1	<u>Tobey R. Karpicz</u>	Social Security number or ITIN	xxx-xx-9665
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Evelyn F. Karpicz</u>	Social Security number or ITIN	xxx-xx-2356
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-17933-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tobey R. Karpicz
fdba Moose Juice, LLC, fdba Juice Moose, LLC

Evelyn F. Karpicz

8/18/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Tobey R. Karpicz
 Evelyn F. Karpicz
 Debtors

Case No. 16-17933-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 34

Date Rcvd: Aug 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2017.

db/jdb	+Tobey R. Karpicz, Evelyn F. Karpicz, 554 Westminster Road, Wenonah, NJ 08090-1443
aty	+Pluese, Becker & Saltzman, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
lm	+Shellpoint Mortgage Servicing, Po Box 10826, Greenville, SC 29603-0826
516137411	+Capehart & Scatchard, 8000 Midlantic Drive, Suite 300 S, Mount Laurel, NJ 08054-1543
516137414	+Helzberg Private Account Credit Card, PO Box 4477, Beaverton, OR 97076-4401
516243426	+Lease Finance Group, LLC, 525 Washington Blvd., 15th Floor, Jersey City, NJ 07310-1606
516243427	+Lease Finance Group, LLC, PO Box 7861, New York, NY 10116-7861
516354809	MTGLQ Investors, L.P, c/o Shellpoint Mortgage Serving, PO Box 10826, Greenville, SC 29603-0826
516137415	+Metro Public Adjustment, 3551 Bristol Pike, Bensalem, PA 19020-4685
516137416	+Nudelman Klemm & Golub, PC, 425 Eagle Rock Avenue, Roseland, NJ 07068-1787
516137417	+Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
516137419	+Sam Balducci, 880 Mantua Pike, Woodbury Heights, NJ 08097-1145
516243428	+Sam Balducci/Balducci, Inc., Attn: John G. DeSimone, Esquire, 22 Euclid Street, Woodbury, NJ 08096-4626
516137420	#+Scott T. Schweiger, 35 Kings Hwy East, Suite 200, Haddonfield, NJ 08033-2009
516137422	+Sysco Philadelphia, 600 Packer Ave., Philadelphia, PA 19148-5304
516137425	+Wells Fargo Bank, Attn: Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
516339038	Wells Fargo Bank, N.A, P.O. Box 45038 MAC Z3057012, Jacksonville, FL 322325038
516137426	Wells Fargo Merchant Services, 15151 SW Freeway, Sugar Land, TX 77478

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 18 2017 22:37:54 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 18 2017 22:37:48 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+E-mail/Text: bankruptcy.bnc@ditech.com Aug 18 2017 22:37:39 Ditech, PO Box 6172, Rapid City, SD 57709-6172
516137410	+EDI: AMEREXPR.COM Aug 18 2017 22:28:00 American Express, PO Box 981537, El Paso, TX 79998-1537
516206013	EDI: BECKLEE.COM Aug 18 2017 22:28:00 American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516137412	EDI: CHASE.COM Aug 18 2017 22:28:00 Chase Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
516137413	E-mail/Text: bankruptcy.bnc@ditech.com Aug 18 2017 22:37:39 Ditech Financial, LLC, Bankruptcy Department, PO Box 6154, Rapid City, SD 57709-6154
516137418	EDI: PRA.COM Aug 18 2017 22:28:00 Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
516357063	EDI: PRA.COM Aug 18 2017 22:28:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
516162515	+EDI: STF1.COM Aug 18 2017 22:28:00 SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
516137421	EDI: STF1.COM Aug 18 2017 22:28:00 SunTrust Bank, PO Box 305008, Nashville, TN 37230-5008
516271261	EDI: RMSC.COM Aug 18 2017 22:28:00 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516137423	+EDI: VERIZONEAST.COM Aug 18 2017 22:28:00 Verizon, 500 Technology Drive, Suite 300, Weldon Spring, MO 63304-2225
516137424	+EDI: WFFC.COM Aug 18 2017 22:28:00 Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
516341190	+EDI: WFFC.COM Aug 18 2017 22:28:00 Wells Fargo Bank, NA, PO Box 5058 MAC P6053-021, Portland, OR 97208-5058
516342031	+EDI: WFFC.COM Aug 18 2017 22:28:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 34

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel Balboa ecfmail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Richard S. Hoffman, Jr. on behalf of Joint Debtor Evelyn F. Karpicz
rshoffman@hoffmandimuzio.com, lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com
Richard S. Hoffman, Jr. on behalf of Debtor Tobey R. Karpicz rshoffman@hoffmandimuzio.com,
lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com

TOTAL: 7